

**Information to identify the case:**

Debtor 1	<u>Edwin Fontanez</u>	Social Security number or ITIN	xxx-xx-1232
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Juanita Reyes-Fontanez</u>	Social Security number or ITIN	xxx-xx-2591
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-15474-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin Fontanez

Juanita Reyes-Fontanez  
aka Wanda Reyes-Fontanez

1/29/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Edwin Fontanez  
Juanita Reyes-Fontanez  
DebtorsCase No. 13-15474-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 63

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db/jdb  
cr Edwin Fontanez, Juanita Reyes-Fontanez, 686 Harding Hwy, Vineland, NJ 08360-9150  
+Nationstar Mortgage LLC as servicing agent for U.S. Stern, Lavinthal & Frankenberg, LLC,  
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
AES, PO Box 2461, Harrisburg, PA 17105-2461  
513765119 AES/Barclay Bank, 1200 N 7th St, Harrisburg, PA 17102-1419  
513765120 APS Medical Billing Specialists, 2527 Cranberry Hwy, Wareham, MA 02571-1046  
513765123 +Akron Billing Center, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3507  
513765121 Apex Asset Management, LLC, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106  
513765122 +Associated Cardiovascular Consultants, 730 N Broad Street, Woodbury, NJ 08096-1796  
513765125 Associated Cardiovascular Consultants, 63 Kresson Rd Ste 101, Cherry Hill, NJ 08034-3200  
513832640 +Barclays Bank, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183  
514069199 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
514069076 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
513765132 City Of Vineland EMS, PO Box 1508, Vineland, NJ 08362-1508  
513765133 Cooper Gastroenterology, 3 Cooper Plz Rm 215, Camden, NJ 08103-1438  
513765136 DJO, LLC, PO Box 515471, Los Angeles, CA 90051-6771  
513765137 EMA Recovery Services, Inc., PO Box 3129, Secaucus, NJ 07096-3129  
513765138 +Emerg Phy Assoc Of S.Jersey, PC, 2620 Ridgewood Rd Ste 300, Akron, OH 44313-3527  
513765139 FCC Finance, LLC, PO Box 795489, Dallas, TX 75379-5489  
513940108 +FCC Finance, LLC as servicer for FCC, Investment Trust I, PO Box 795489,  
Dallas, TX 75379-5489  
513765140 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
513765142 HRRG, PO Box 189053, Fort Lauderdale, FL 33318-9053  
513765141 Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328  
513765144 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
513765145 LabCorp, PO Box 2240, Burlington, NC 27216-2240  
513765146 Lourdes Anes Assoc PA, PO Box 8505, Cherry Hill, NJ 08002-0505  
513765147 Lourdes Cardiology Services, P.C., 63 Kresson Rd Ste 101, Cherry Hill, NJ 08034-3200  
513765148 Lourdes Imaging Assoc, PA, PO Box 95000-2840, Philadelphia, PA 19195-2840  
513765149 Lourdes Medical Associates, 500 Grove St, Haddon Heights, NJ 08035-1761  
515424502 +NATIONSTAR MORTGAGE LLC, PO Box 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
513765154 Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
513765155 Our Lady of Lourdes Medical Center/WFS, 100 Front St Ste 1, Delran, NJ 08075-1181  
513882886 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
513882887 +PHEAA, PO BOX 8147, HARRISBURG PA 17105, PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
513765156 Radiology Assoc Of New Jersey, PC, PO Box 229, Mount Laurel, NJ 08054-0229  
513765157 South Jersey Healthcare, 333 Irving Ave, Bridgeton, NJ 08302-2123  
513765158 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
514079057 +U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR TH, c/o Zucker Goldberg & Ackerman,  
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
513765160 +Widener University, 1 University Pl, Chester, PA 19013-5792

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 23:28:11 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 29 2020 23:28:10 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
513821824 +EDI: AARGON.COM Jan 30 2020 04:03:00 Aargon Agency As Agent For Dj Orthopedics Llc,  
Dj Orthopedics Llc, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132  
513765118 +EDI: AARGON.COM Jan 30 2020 04:03:00 Aargon Agency, Inc., 8668 Spring Mountain Rd,  
Las Vegas, NV 89117-4132  
513765126 EDI: BANKAMER.COM Jan 30 2020 04:03:00 Bank Of America Home Loans Servicing, LP,  
ATTN: Customer Service, PO Box 5170, Simi Valley, CA 93062-5170  
513765127 E-mail/Text: info@chccollects.com Jan 29 2020 23:28:39 C&H Collection Services Inc.,  
PO Box 1399, Merchantville, NJ 08109-0399  
513765128 EDI: CAPITALONE.COM Jan 30 2020 04:03:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
513765129 EDI: CHASE.COM Jan 30 2020 04:03:00 Cardmember Service, PO Box 15298,  
Wilmington, DE 19850-5298  
513765130 EDI: HFC.COM Jan 30 2020 04:03:00 Cardmember Services, PO Box 5894,  
Carol Stream, IL 60197-5894  
513765131 EDI: CITICORP.COM Jan 30 2020 04:03:00 Citi Cards, PO Box 6500,  
Sioux Falls, SD 57117-6500  
513765134 E-mail/Text: legal-dept@cooperhealth.edu Jan 29 2020 23:28:11 Cooper University Physicians,  
PO Box 95000-4345, Philadelphia, PA 19195-0001  
513765135 E-mail/Text: heatherg@masnj.net Jan 29 2020 23:28:16 Cumberland Medical Associates,  
1206 W Sherman Ave, Vineland, NJ 08360-6911  
515345817 +EDI: ECMC.COM Jan 30 2020 04:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,  
PO BOX 16408, St. Paul, MN 55116-0408  
515345816 +EDI: ECMC.COM Jan 30 2020 04:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 63

Date Rcvd: Jan 29, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513765143 EDI: HFC.COM Jan 30 2020 04:03:00 HSBC Card Services, PO Box 81622,  
Salinas, CA 93912-1622  
513765150 E-mail/Text: mmrgbk@miramedrg.com Jan 29 2020 23:28:12 MiraMed Revenue Group, LLC,  
PO Box 536, Linden, MI 48451-0536  
513765153 E-mail/Text: egssupportservices@alorica.com Jan 29 2020 23:28:17  
NCO Financial Systems, Inc., 507 Prudential Rd, Horsham, PA 19044-2308  
513765152 E-mail/Text: Bankruptcies@nragroup.com Jan 29 2020 23:28:40 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
514870664 EDI: PRA.COM Jan 30 2020 04:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541  
514870665 EDI: PRA.COM Jan 30 2020 04:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514080435 EDI: PRA.COM Jan 30 2020 04:03:00 Portfolio Recovery Associates, LLC,  
c/o Chase Bank Usa, N.A., POB 41067, Norfolk VA 23541  
513824793 +E-mail/Text: bncmail@w-legal.com Jan 29 2020 23:28:17 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513765159 EDI: WTRNBANK.COM Jan 30 2020 04:03:00 Target National Bank, C/O Target Credit Services,  
PO Box 1581, Minneapolis, MN 55440-1581  
513887806 EDI: ECAST.COM Jan 30 2020 04:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
513887805 EDI: ECAST.COM Jan 30 2020 04:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513765151\* Apex Asset Management, LLC, 1891 Santa Barbara Dr Ste 204, Lancaster, PA 17601-4106  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee for the  
Speciality Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates  
Series 2007-BC2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC as servicing agent for  
U.S. Bank, National Association, as Trustee for the Holders of the Specialty Underwriting and  
Residential Finance Trust, Mortgage Loan Asset-Backed Certi cmecf@sternlav.com  
Rex J. Roldan on behalf of Debtor Edwin Fontanez roldanlaw@comcast.net, roldanlaw1@gmail.com  
Rex J. Roldan on behalf of Joint Debtor Juanita Reyes-Fontanez roldanlaw@comcast.net,  
roldanlaw1@gmail.com

TOTAL: 6